

FINANCIAL LANDSCAPING

We are rapidly approaching the time of year when everyone digs in their pockets just a little deeper to make the season brighter. Well, a little financial landscaping before then is also wise to help you get through the season and beyond. Challenge yourself to an honest budget review. Once you take note of where your money has been going, you can start cultivating your cash flow in the right direction. Try this simple exercise to reveal where you can stand to cut back on your spending.

STEP 1: Make or print a copy of your monthly bank statement that you can markup freely.

STEP 2: Highlight each debit by spending category* then add up your amounts in each category.

- _____ YELLOW = Food
- _____ PINK = Household Purchases
- _____ BLUE= Entertainment & Luxury
- _____ GREEN= Recurring Bills
- _____ GREY= Auto Expenses

(*You may find some of your categories overlap. Pick the most appropriate for the purchase.)

STEP 3: Analyze your findings and target your wasteful patterns. Where have you been overspending? Any surprises? Start slashing those unnecessary expenses and reclaim some cash!

MyBank

You There
45 Home Street
Anyplace Town, ST 00000

September 1 – October 1
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ACCOUNT BALANCE

Date	Description	Additions	Subtractions
09-01	Utility Bill		-\$120.43
09-06	Amazon Return	\$65.49	
09-09	Wendy's		-\$18.22
09-09	Metro Movie Cinema		-\$43.95
09-09	Speedy Gas		-\$40.00

WORK IT OUT. EF GRACE. 2022